

United States Bankruptcy Court
District of South DakotaIn re:
Angela Marie Walz
DebtorCase No. 11-40894
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0869-4

User: mnels
Form ID: b9iPage 1 of 1
Total Noticed: 23

Date Rcvd: Nov 10, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2011.

db +Angela Marie Walz, 1811 S. Marday Avenue, Sioux Falls, SD 57103-4101
 aty Clair R. Gerry, Gerry & Kulm Ask, Prof LLC, PO Box 966, Sioux Falls, SD 57101-0966
 aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
 tr Dale A. Wein, Bankruptcy Trustee, PO Box 1329, Aberdeen, SD 57402-1329
 1097490 AAA Collections, 3500 South First Ave., Suite 100, PO Box 881, Sioux Falls, SD 57101-0881
 1097491 +Beneficial South Dakota, 1421 Kristina Way, Chesapeake, VA 23320-8917
 1097493 +Breit Law Office, P.C., Robert Breit, 606 E. Tan Tara Circle, Sioux Falls, SD 57108-4686
 1097494 +Brumbaugh & Quandahl, 4885 S. 118th St., Suite 100, Omaha, NE 68137-2241
 1097495 Credit Collections Bureau, 1212 W. Elkhorn St., PO Box 90508, Sioux Falls, SD 57109-0508
 1097496 First National Bank Omaha, PO Box 2490, Omaha, NE 68103-2490
 1097498 +JNR Adjustment Company Inc., 7001 E. Fish Lake Rd, Ste. 200, Maple Grove, MN 55311-2844
 1097499 +Kingstowne Homeowners Assoc., 2001 Pendar Lane, Sioux Falls, SD 57105-3022
 1097503 +Sanford Breast Health Institute, 1309 W. 17th Street, Sioux Falls, SD 57104-4663
 1097504 +Sanford USD Medical Center, 1305 W 18th Street, Sioux Falls, SD 57105-0401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

E-mail/Text: ustpreion12.sx.ecf@usdoj.gov Nov 10 2011 21:52:45 Bruce J. Gering,
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1097492 EDI: HFC.COM Nov 10 2011 18:53:00 Best Buy/HSBC, PO Box 5226,
 Carol Stream, IL 60197-5226
 1097497 EDI: IRS.COM Nov 10 2011 18:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 1097500 EDI: WFNNB.COM Nov 10 2011 18:53:00 Lane Bryant/WFNNB, PO Box 182273,
 Columbus, OH 43218-2273
 1097501 +EDI: HFC.COM Nov 10 2011 18:53:00 Menards/HSBC, PO Box 98735, Las Vegas, NV 89193-8735
 1097502 E-mail/Text: demand@nfm.com Nov 10 2011 21:52:45 Nebraska Furniture Mart,
 700 South 72nd Street, Omaha, NE 68114
 1097505 +E-mail/Text: bpeterson@vikingservice.com Nov 10 2011 21:52:41 Viking Collection Service, Inc.,
 PO Box 59207, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3783
 1097506 EDI: WFFC.COM Nov 10 2011 18:53:00 Wells Fargo, PO Box 5943, Sioux Falls, SD 57117-5943
 1097507 EDI: WFFC.COM Nov 10 2011 18:53:00 Wells Fargo Home Mortgage, Bankruptcy Dept.,
 3476 Stateview Blvd, Fort Mill, SC 29715-7203

TOTAL: 9

***** BYPASSED RECIPIENTS *****

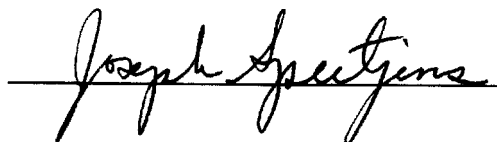
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 12, 2011

Signature:



Form B9I (Chapter 13 Case)

Case Number **11-40894**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/10/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Angela Marie Walz
1811 S. Marday Avenue
Sioux Falls, SD 57103

Case Number:

11-40894

Social Security/Taxpayer ID Numbers:

xxx-xx-6777

Attorney for Debtor(s):

Clair R. Gerry
Gerry & Kulm Ask, Prof LLC
PO Box 966
Sioux Falls, SD 57101-0966
Telephone number: (605) 336-6400

Bankruptcy Trustee:

Dale A. Wein
Bankruptcy Trustee
PO Box 1329
Aberdeen, SD 57402-1329
Telephone number: 605-225-0100

Meeting of Creditors:

Date: **December 7, 2011**Time: **03:00 PM**Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 3/6/12

For a governmental unit (except as otherwise provided in Fed.R.Bankr.P. 3002(c)(1)): 5/8/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Hearing on Confirmation of Plan

Date: January 12, 2012

Time: 09:15 AM (Central)

Location: Assigned Courtroom, U.S. Courthouse, 400 South Phillips Avenue, Sioux Falls, SD 57104-6851

Deadline to Object to Plan:

You will receive a copy of the proposed plan from Debtor(s).

1/6/12

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts:

2/6/12

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s), the property of the debtor(s), and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

400 S. Phillips Ave., Room 104
Sioux Falls, SD 57104-6851
Telephone: 605-357-2400
www.sdb.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court
Frederick M. Entwistle

Hours Open:

Monday – Friday 8:00 AM – 5:00 PM

Date: 11/10/11

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the proposed plan has been or will be mailed to you by the debtor(s) or the attorney for the debtor(s). The date, time, and location of the confirmation hearing on the proposed plan is on the front of this notice. If this information changes, you will receive a separate notice of confirmation hearing or an order. The debtor(s) will remain in possession of the debtor's(s') property and may continue to operate the debtor's(s') business, if any, unless the court orders otherwise.
Creditors May Not Take Certain Actions	Prohibited collection actions against the debtor(s) and certain codebtors are listed in §§ 362 and 1301 of the Bankruptcy Code. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor's(s') property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's(s') wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor(s) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from the court's website at www.sdb.uscourts.gov under Forms – Local – Proof of Claim or from any bankruptcy clerk's office. Creditors without internet access may obtain a Proof of Claim form by calling the bankruptcy clerk's office at (605) 357-2400 (Sioux Falls) or (605) 945-4460 (Pierre). A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor(s). Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences an attorney can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadline for filing claims set forth on the front of this notice applies to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is(are) not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts" listed on the front side. If you believe a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's(s') case is converted to chapter 7. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —